

Table VII.E.1(2002) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and States: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		Unknown
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	
United States	6,043	6,023	6,269	5,998	5,640	6,154	5,961
New England:							
Connecticut	6,895	6,920	7,350	6,174	5,744	7,171	6,328
Maine	6,993	7,074	6,601	6,662	6,280	7,590	5,896
Massachusetts	6,332	6,376	5,901	6,009	6,722	6,760	5,882
New Hampshire	6,925	6,960	7,082	6,446	6,804	7,042	6,623
Middle Atlantic:							
New Jersey	6,778	6,670	7,652	6,443	6,384	6,819	6,782
New York	6,225	6,204	6,489	5,979	5,816	6,467	5,894
Pennsylvania	6,590	6,559	6,737	6,877	6,176	6,563	6,717
East North Central:							
Illinois	6,712	6,739	6,540	6,448	5,626	7,004	6,369
Indiana	6,055	6,041	5,892	6,803	5,534	6,290	5,852
Michigan	6,538	6,447	6,951	6,588	6,268	6,781	6,214
Ohio	5,860	5,840	6,173	5,898	5,820	6,071	5,582
Wisconsin	6,661	6,680	7,217	5,654	5,757	7,529	5,904
West North Central:							
Iowa	5,963	5,964	6,089	5,676	5,438	5,878	6,311
Kansas	5,852	5,870	6,276	5,303	6,143	5,779	5,959
Minnesota	6,413	6,324	7,232	6,006	5,996	6,542	6,228
Missouri	5,922	5,836	6,331	7,226	5,834	5,926	5,938
Nebraska	6,083	6,293	4,949	5,278	5,291	6,091	6,260
South Atlantic:							
Delaware	5,776	5,736	5,890	6,841	6,023	6,627	5,303
Florida	5,941	5,928	6,080	6,047	5,016	5,945	6,034
Georgia	5,306	5,218	6,114	6,589	6,349	5,077	5,551
Maryland	6,269	6,236	6,575	6,410	5,420	6,268	6,378
North Carolina	5,736	5,710	6,556	5,455	5,239	5,681	5,953
South Carolina	5,701	5,790	5,559	4,579	5,518	5,858	5,603
Virginia	5,485	5,459	6,300	5,160	5,286	5,652	5,374
West Virginia	6,919	6,847	7,423	6,884	6,259	7,541	6,156
East South Central:							
Alabama	5,767	5,887	5,666	4,380	5,601	5,312	6,211
Kentucky	6,002	5,959	6,808	6,521	6,235	6,119	5,866
Mississippi	5,584	5,585	6,076	4,835	5,242	5,507	5,815
Tennessee	5,769	5,782	5,585	5,727	5,468	5,983	5,520
West South Central:							
Louisiana	5,761	5,715	6,633	5,974	5,763	5,988	5,536
Oklahoma	5,698	5,721	5,487	5,318	5,991	5,476	6,063
Texas	5,854	5,862	5,749	6,069	5,776	6,184	5,506
Mountain:							
Arizona	5,557	5,536	5,687	5,557	5,011	5,550	5,703
Colorado	6,042	5,974	6,472	6,751	6,913	6,086	5,784
Montana	5,685	5,647	5,649	6,282	6,214	5,838	5,112
Nevada	5,700	5,697	5,520	6,210	5,696	5,929	5,474
New Mexico	5,595	5,530	6,253	5,142	4,131	5,722	6,057
Utah	5,944	6,030	4,732	5,527	5,486	5,453	6,374
Wyoming	6,424	6,578	5,477	5,686	5,688	6,340	6,842
Pacific:							
California	5,643	5,628	5,831	5,485	4,555	5,556	6,053
Hawaii	5,368	5,489	4,867	4,947	4,504	5,310	5,850
Oregon	5,491	5,647	5,523	4,003	5,211	5,448	5,762
Washington	6,354	6,329	6,374	6,942	6,654	6,459	5,947
States not shown separately	5,994	6,019	5,710	6,105	5,712	6,094	5,794

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.1(2002) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and States: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	41.02	41.38	110.89	59.52	80.47	46.48	77.60
New England:							
Connecticut	136.56	180.71	901.98	638.81	307.22	241.34	281.63
Maine	185.96	218.04	529.33	563.17	642.70	192.54	384.51
Massachusetts	256.85	277.77	1,193.24	1,444.19	1,289.57	283.18	432.06
New Hampshire	95.59	135.63	521.72	760.86	368.18	154.72	763.28
Middle Atlantic:							
New Jersey	202.77	194.90	1,107.77	404.08	840.65	224.72	286.55
New York	154.37	181.49	359.35	756.55	390.51	245.39	202.78
Pennsylvania	160.74	167.97	214.49	1,011.42	236.23	149.31	417.34
East North Central:							
Illinois	298.51	320.03	421.02	493.05	725.00	417.84	272.75
Indiana	125.96	136.19	306.52	1,432.86	617.04	247.44	165.77
Michigan	165.67	180.13	513.82	858.62	851.89	193.81	218.80
Ohio	194.73	195.45	982.29	551.27	407.76	305.69	366.77
Wisconsin	217.59	271.16	1,154.56	1,355.71	688.14	383.90	260.79
West North Central:							
Iowa	177.34	263.50	1,186.23	873.79	686.58	214.49	265.43
Kansas	119.74	141.28	366.82	1,014.36	934.55	132.30	331.68
Minnesota	211.96	168.39	1,193.56	302.06	978.21	245.43	342.79
Missouri	194.60	189.16	1,007.95	1,515.32	905.02	361.86	411.44
Nebraska	159.51	224.25	859.82	794.14	371.03	320.63	378.63
South Atlantic:							
Delaware	294.38	329.40	606.56	713.27	658.74	333.15	338.42
Florida	218.83	226.50	1,018.75	573.95	422.43	254.43	348.12
Georgia	314.78	330.20	1,195.25	1,626.58	847.16	352.24	464.26
Maryland	97.01	105.70	409.61	556.56	211.98	92.17	217.57
North Carolina	156.63	140.18	1,323.76	1,096.89	367.97	193.35	363.63
South Carolina	76.00	87.08	810.29	549.07	211.13	282.67	321.13
Virginia	159.51	180.53	421.81	639.42	415.52	236.19	286.25
West Virginia	259.66	284.52	840.42	1,176.66	753.71	362.40	361.66
East South Central:							
Alabama	302.99	334.46	991.87	936.52	1,128.81	301.08	415.71
Kentucky	209.64	231.45	1,012.51	1,239.10	799.76	370.50	424.95
Mississippi	205.22	216.37	1,235.11	1,057.54	484.36	301.38	314.89
Tennessee	216.03	206.72	1,069.81	973.29	625.64	243.15	294.43
West South Central:							
Louisiana	178.98	177.12	1,079.89	1,281.53	590.31	220.78	247.72
Oklahoma	235.14	264.94	1,314.20	1,586.03	641.30	285.56	684.25
Texas	194.39	198.76	755.52	695.21	375.26	179.24	312.85
Mountain:							
Arizona	111.96	201.10	292.43	1,125.17	473.06	240.23	214.91
Colorado	149.17	167.26	802.11	1,341.91	851.10	271.73	437.19
Montana	139.67	175.70	1,047.90	804.10	225.93	152.72	587.19
Nevada	232.50	281.18	973.61	1,056.75	482.56	319.71	344.35
New Mexico	264.57	283.28	622.42	1,130.22	704.24	299.76	449.46
Utah	98.92	102.90	330.19	668.43	274.79	276.13	284.77
Wyoming	171.93	234.71	964.46	1,427.54	1,065.92	336.26	576.57
Pacific:							
California	70.23	86.97	225.17	553.42	192.16	111.16	189.07
Hawaii	166.58	179.61	308.18	384.63	251.65	132.49	579.13
Oregon	178.25	166.75	681.47	913.93	382.77	203.51	306.53
Washington	206.34	211.79	504.52	1,133.34	825.94	304.52	121.63
States not shown separately	208.02	275.06	386.41	612.06	411.09	263.46	281.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.2(2002) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		Unknown
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	
United States	1,220	1,201	1,382	1,297	1,497	1,376	934
New England:							
Connecticut	1,220	1,204	1,287	1,336	1,046	1,219	1,256
Maine	1,887	1,867	2,055	1,807	1,976	2,139	1,278
Massachusetts	1,349	1,356	1,431	988*	1,556	1,324	1,352
New Hampshire	1,362	1,348	1,498	1,288	1,427	1,439	1,123
Middle Atlantic:							
New Jersey	1,127	1,114	1,299*	771*	790	1,267	982
New York	1,205	1,178	1,302	1,575*	1,679	1,314	858
Pennsylvania	972	957	1,416	549*	1,046	973	955
East North Central:							
Illinois	1,358	1,313	1,789	1,431	1,672	1,650	865
Indiana	1,283	1,272	1,098	1,994	1,689	1,536	942
Michigan	949	876	1,070	1,339	1,694	847	928
Ohio	1,115	1,079	1,680	1,131*	1,395	1,318	789
Wisconsin	1,078	1,047	1,637	857	1,253*	1,361	765
West North Central:							
Iowa	1,160	1,152	1,014	1,604	1,244	1,131	1,198
Kansas	1,332	1,275	1,882	1,574	1,885	1,437	929
Minnesota	1,380	1,354	1,501	1,442	1,718	1,411	1,201
Missouri	1,252	1,278	805*	1,239*	1,626	1,308	1,034
Nebraska	1,289	1,308	1,502	430*	1,444	1,375	1,051
South Atlantic:							
Delaware	1,040	996	1,281*	1,646	1,897	1,511	727
Florida	1,238	1,216	1,977	1,044*	1,355	1,773	845
Georgia	1,383	1,298	2,575	1,622	2,483*	1,385	1,171
Maryland	1,216	1,220	1,425	901	1,859	1,553	785
North Carolina	1,134	1,136	922	1,392	1,365	1,617	442*
South Carolina	1,147	1,130	1,200	1,311	1,318	1,439	839
Virginia	1,351	1,287	1,988	1,512	1,395	1,545	1,160
West Virginia	1,398	1,411	1,406	1,036	1,204*	1,428	1,408
East South Central:							
Alabama	933	890	943*	1,488	1,485	605	1,120
Kentucky	994	949	1,936	1,400	1,871	1,203	690*
Mississippi	1,135	1,095	1,476	1,424	1,371	1,226	910
Tennessee	1,285	1,240	1,530	2,089*	1,362	1,431	1,047
West South Central:							
Louisiana	1,646	1,629	1,544	2,170	2,217	1,807	1,314
Oklahoma	1,629	1,654	1,531*	974*	1,623	1,647	1,592
Texas	1,437	1,458	1,173	1,757	1,635	1,666	1,135
Mountain:							
Arizona	1,206	1,159	1,414	1,607	2,084	1,244	923
Colorado	1,385	1,370	1,932	669*	1,475	1,589	925
Montana	1,122	1,101	1,469	809*	1,525	1,299	576*
Nevada	1,069	1,060	942*	1,581	2,057	1,250	696
New Mexico	1,300	1,332	1,216*	1,138*	716*	1,508	1,232
Utah	1,073	1,075	928	1,386*	1,306	1,251	910
Wyoming	1,342	1,364	1,204*	1,261*	1,561	1,392	1,181
Pacific:							
California	1,158	1,122	1,394	1,457*	1,279	1,368	728
Hawaii	877	790	1,335	984*	994	994	670*
Oregon	1,120	1,117	1,716	420*	2,061	1,108	830
Washington	1,103	1,103	774*	2,665	860*	1,250	764
States not shown separately	1,316	1,307	1,216	1,743*	1,618*	1,280	1,356

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.2(2002) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	20.33	20.40	54.14	84.09	46.18	33.97	48.73
New England:							
Connecticut	119.52	125.59	247.58	197.96	228.43	169.66	162.74
Maine	88.43	117.30	501.09	360.61	363.09	116.39	248.83
Massachusetts	129.85	151.45	375.99	362.47*	461.38	218.46	140.49
New Hampshire	121.11	134.02	113.22	296.86	377.70	204.19	173.37
Middle Atlantic:							
New Jersey	97.64	113.47	853.84*	388.70*	169.03	208.95	141.56
New York	109.97	112.34	282.18	512.89*	202.51	143.15	89.56
Pennsylvania	89.27	102.29	177.27	342.19*	201.67	49.35	182.72
East North Central:							
Illinois	94.70	113.64	130.79	405.05	312.50	283.32	108.64
Indiana	123.41	136.72	220.26	391.93	281.86	306.73	121.09
Michigan	127.73	107.44	175.74	262.08	362.15	111.21	157.13
Ohio	113.84	112.28	367.17	357.37*	238.41	164.82	93.05
Wisconsin	161.80	186.63	396.78	212.89	464.36*	173.80	173.54
West North Central:							
Iowa	143.76	143.99	297.98	424.31	265.63	208.61	169.22
Kansas	142.47	176.60	425.80	319.25	454.03	171.18	142.66
Minnesota	99.32	100.35	246.64	282.89	504.03	115.34	139.43
Missouri	98.97	100.68	313.05*	453.38*	276.97	134.10	160.41
Nebraska	60.09	59.70	340.93	195.51*	336.87	60.74	98.02
South Atlantic:							
Delaware	114.46	130.61	388.38*	313.35	468.38	238.00	97.73
Florida	154.41	158.97	406.56	338.51*	338.31	200.61	171.55
Georgia	84.89	106.42	711.10	402.56	776.37*	126.44	236.07
Maryland	123.01	140.74	370.49	125.54	272.43	138.50	133.35
North Carolina	160.60	186.32	263.34	348.04	279.05	159.21	182.04*
South Carolina	65.42	73.31	344.11	326.02	170.40	152.26	74.15
Virginia	116.56	120.19	396.77	310.14	207.62	115.80	135.57
West Virginia	187.30	193.57	369.63	283.12	372.26*	304.25	214.89
East South Central:							
Alabama	104.18	107.52	503.51*	413.04	363.55	150.54	146.98
Kentucky	159.77	164.07	375.28	301.44	321.61	163.20	222.93*
Mississippi	146.79	155.77	360.36	334.42	278.34	157.17	181.63
Tennessee	120.81	123.26	324.61	824.40*	241.29	168.02	206.89
West South Central:							
Louisiana	149.02	164.31	405.48	541.30	408.70	263.24	144.74
Oklahoma	235.62	257.61	523.24*	353.61*	253.21	375.37	284.31
Texas	88.37	96.73	261.44	277.21	392.52	91.97	112.00
Mountain:							
Arizona	65.85	68.27	332.58	372.11	226.59	126.95	161.97
Colorado	110.33	121.32	331.02	276.17*	347.08	151.78	160.63
Montana	115.01	151.99	200.02	295.70*	280.10	121.86	273.02*
Nevada	105.68	115.04	342.02*	397.04	290.59	86.43	163.33
New Mexico	141.60	143.20	416.17*	626.72*	316.72*	161.05	145.52
Utah	57.47	91.17	190.53	480.46*	338.57	128.28	140.34
Wyoming	112.17	119.66	677.19*	524.94*	448.94	193.75	68.51
Pacific:							
California	79.73	79.70	197.44	541.89*	164.77	87.72	85.30
Hawaii	119.21	153.84	236.64	310.61*	202.47	181.28	330.98*
Oregon	131.21	121.64	368.79	293.99*	374.64	152.37	148.12
Washington	184.11	186.19	547.17*	575.11	458.16*	222.86	192.44
States not shown separately	98.72	130.95	343.54	788.44*	505.17*	96.05	198.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.3(2002) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	20.2%	19.9%	22.0%	21.6%	26.5%	22.4%	15.7%
New England:							
Connecticut	17.7%	17.4%	17.5%	21.6%*	18.2%	17.0%	19.9%
Maine	27.0%	26.4%	31.1%	27.1%	31.5%	28.2%	21.7%
Massachusetts	21.3%	21.3%	24.2%	16.4%*	23.1%	19.6%	23.0%
New Hampshire	19.7%	19.4%	21.2%	20.0%	21.0%	20.4%	17.0%
Middle Atlantic:							
New Jersey	16.6%	16.7%	17.0%*	12.0%*	12.4%	18.6%	14.5%
New York	19.4%	19.0%	20.1%	26.3%	28.9%	20.3%	14.6%
Pennsylvania	14.8%	14.6%	21.0%	8.0%*	16.9%	14.8%	14.2%
East North Central:							
Illinois	20.2%	19.5%	27.4%	22.2%	29.7%	23.6%	13.6%
Indiana	21.2%	21.1%	18.6%	29.3%	30.5%	24.4%	16.1%
Michigan	14.5%	13.6%	15.4%	20.3%	27.0%	12.5%	14.9%
Ohio	19.0%	18.5%	27.2%	19.2%*	24.0%	21.7%	14.1%
Wisconsin	16.2%	15.7%	22.7%	15.2%	21.8%	18.1%	13.0%
West North Central:							
Iowa	19.5%	19.3%	16.6%	28.3%	22.9%	19.2%	19.0%
Kansas	22.8%	21.7%	30.0%*	29.7%	30.7%	24.9%	15.6%
Minnesota	21.5%	21.4%	20.8%	24.0%	28.7%	21.6%	19.3%
Missouri	21.1%	21.9%	12.7%*	17.2%*	27.9%	22.1%	17.4%
Nebraska	21.2%	20.8%	30.3%	8.1%*	27.3%	22.6%	16.8%
South Atlantic:							
Delaware	18.0%	17.4%	21.7%	24.1%	31.5%	22.8%	13.7%
Florida	20.8%	20.5%	32.5%	17.3%*	27.0%	29.8%	14.0%
Georgia	26.1%	24.9%	42.1%	24.6%	39.1%	27.3%	21.1%
Maryland	19.4%	19.6%	21.7%	14.1%	34.3%	24.8%	12.3%
North Carolina	19.8%	19.9%	14.1%*	25.5%	26.0%	28.5%	7.4%*
South Carolina	20.1%	19.5%	21.6%*	28.6%	23.9%	24.6%	15.0%
Virginia	24.6%	23.6%	31.5%	29.3%	26.4%	27.3%	21.6%
West Virginia	20.2%	20.6%	18.9%	15.1%*	19.2%	18.9%	22.9%
East South Central:							
Alabama	16.2%	15.1%	16.6%*	34.0%	26.5%*	11.4%	18.0%
Kentucky	16.6%	15.9%	28.4%	21.5%	30.0%	19.7%	11.8%
Mississippi	20.3%	19.6%	24.3%*	29.5%	26.1%	22.3%	15.7%
Tennessee	22.3%	21.4%	27.4%	36.5%	24.9%	23.9%	19.0%
West South Central:							
Louisiana	28.6%	28.5%	23.3%	36.3%	38.5%	30.2%	23.7%
Oklahoma	28.6%	28.9%	27.9%*	18.3%*	27.1%*	30.1%	26.3%
Texas	24.5%	24.9%	20.4%	29.0%	28.3%	26.9%	20.6%
Mountain:							
Arizona	21.7%	20.9%	24.9%	28.9%	41.6%	22.4%	16.2%
Colorado	22.9%	22.9%	29.9%	9.9%*	21.3%	26.1%	16.0%
Montana	19.7%	19.5%	26.0%	12.9%*	24.5%	22.3%	11.3%*
Nevada	18.7%	18.6%	17.1%*	25.5%	36.1%	21.1%	12.7%
New Mexico	23.2%	24.1%	19.4%*	22.1%*	17.3%*	26.4%	20.3%
Utah	18.0%	17.8%	19.6%	25.1%*	23.8%	22.9%	14.3%
Wyoming	20.9%	20.7%	22.0%*	22.2%*	27.4%	22.0%	17.3%
Pacific:							
California	20.5%	19.9%	23.9%	26.6%	28.1%	24.6%	12.0%
Hawaii	16.3%	14.4%	27.4%	19.9%	22.1%	18.7%	11.4%*
Oregon	20.4%	19.8%	31.1%	10.5%*	39.6%	20.3%	14.4%
Washington	17.4%	17.4%	12.1%*	38.4%	12.9%*	19.4%	12.8%
States not shown separately	22.0%	21.7%	21.3%	28.6%*	28.3%	21.0%	23.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.3(2002) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.37%	0.38%	0.90%	1.54%	0.89%	0.51%	0.94%
New England:							
Connecticut	1.60%	1.67%	3.53%	6.58%*	4.77%	1.99%	2.45%
Maine	0.98%	1.49%	5.11%	5.59%	6.39%	1.95%	4.14%
Massachusetts	1.93%	1.91%	6.48%	5.57%*	6.22%	3.25%	2.29%
New Hampshire	1.90%	2.23%	3.24%	5.50%	5.12%	3.53%	2.52%
Middle Atlantic:							
New Jersey	1.47%	1.68%	12.33%*	6.36%*	2.77%	3.35%	2.09%
New York	1.52%	1.54%	3.75%	6.94%	4.76%	2.12%	1.56%
Pennsylvania	1.52%	1.65%	2.79%	9.31%*	3.12%	0.72%	3.64%
East North Central:							
Illinois	1.41%	1.68%	2.47%	5.00%	4.84%	3.80%	1.92%
Indiana	2.00%	2.19%	3.85%	7.43%	5.15%	4.43%	1.77%
Michigan	2.13%	1.62%	4.03%	4.36%	6.08%	1.68%	2.34%
Ohio	1.74%	1.70%	6.19%	7.21%*	3.60%	2.11%	1.66%
Wisconsin	2.46%	2.82%	5.28%	4.44%	5.72%	2.76%	2.66%
West North Central:							
Iowa	2.60%	2.69%	4.71%	7.13%	4.74%	4.00%	3.70%
Kansas	2.39%	2.90%	9.19%*	5.58%	6.84%	2.95%	2.99%
Minnesota	1.75%	1.69%	4.52%	4.07%	5.10%	2.30%	3.75%
Missouri	1.66%	1.69%	5.02%*	8.38%*	5.41%	2.30%	3.10%
Nebraska	1.17%	1.50%	7.28%	3.63%*	5.36%	1.89%	1.26%
South Atlantic:							
Delaware	1.64%	1.93%	4.31%	5.05%	7.59%	3.00%	1.93%
Florida	3.55%	3.71%	6.75%	6.55%*	5.91%	4.72%	3.17%
Georgia	1.41%	1.60%	10.77%	7.34%	9.60%	2.40%	4.23%
Maryland	2.05%	2.38%	5.94%	1.96%	3.97%	2.18%	2.21%
North Carolina	2.78%	3.37%	6.44%*	6.21%	3.89%	2.52%	3.23%*
South Carolina	1.04%	1.13%	7.02%*	6.29%	2.64%	2.90%	1.25%
Virginia	1.82%	1.66%	5.02%	5.88%	4.44%	2.15%	2.50%
West Virginia	2.66%	2.98%	5.33%	4.81%*	5.24%	3.93%	4.48%
East South Central:							
Alabama	1.78%	1.50%	7.34%*	8.88%	8.03%*	2.17%	2.45%
Kentucky	2.58%	2.73%	6.54%	4.45%	6.79%	3.41%	3.03%
Mississippi	2.95%	3.21%	10.64%*	7.32%	6.67%	3.31%	3.24%
Tennessee	1.87%	1.76%	6.28%	10.47%	4.79%	2.42%	3.83%
West South Central:							
Louisiana	2.78%	3.15%	6.73%	8.87%	6.41%	5.23%	2.96%
Oklahoma	4.14%	4.46%	8.92%*	6.83%*	9.25%*	5.82%	3.71%
Texas	1.39%	1.51%	5.17%	5.91%	6.63%	1.48%	2.08%
Mountain:							
Arizona	1.25%	1.33%	5.47%	6.43%	3.42%	2.54%	3.08%
Colorado	1.61%	1.90%	4.38%	4.84%*	6.26%	2.61%	3.05%
Montana	1.82%	2.69%	4.31%	5.01%*	4.66%	2.24%	4.91%*
Nevada	1.91%	2.27%	6.61%*	6.10%	4.70%	1.65%	2.83%
New Mexico	2.28%	2.18%	6.05%*	7.78%*	6.89%*	2.38%	3.23%
Utah	1.14%	1.71%	3.89%	8.91%*	6.71%	2.70%	1.84%
Wyoming	1.61%	1.60%	9.46%*	7.10%*	7.67%	2.73%	1.47%
Pacific:							
California	1.49%	1.46%	3.34%	5.54%	3.89%	1.49%	1.59%
Hawaii	2.37%	2.75%	5.13%	5.54%	4.60%	3.64%	8.61%*
Oregon	2.21%	2.07%	4.97%	5.70%*	5.25%	2.59%	2.60%
Washington	3.17%	3.07%	9.92%*	8.15%	8.11%*	3.67%	3.11%
States not shown separately	1.70%	2.24%	5.51%	9.14%*	7.07%	1.41%	3.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	17.3%	17.7%	15.3%	13.8%	13.7%	17.3%	18.1%
New England:							
Connecticut	19.5%	20.5%	13.7%	16.7%	18.7%	20.8%	16.5%
Maine	18.7%	19.1%	18.5%	14.5%	16.8%	20.0%	16.8%
Massachusetts	11.6%	12.1%	12.7%*	4.9%*	9.1%*	8.5%	18.5%
New Hampshire	19.8%	20.8%	19.2%	14.8%	16.5%	20.5%	19.0%
Middle Atlantic:							
New Jersey	16.9%	16.7%	18.9%	15.3%	16.5%	18.2%	15.4%
New York	13.8%	15.1%	9.2%	8.0%	9.5%*	14.3%	14.6%
Pennsylvania	17.7%	18.0%	15.1%	17.5%	16.8%	18.2%	17.2%
East North Central:							
Illinois	16.5%	17.1%	12.9%	13.1%	10.7%	18.3%	15.0%
Indiana	19.0%	19.3%	20.8%	13.0%	17.4%	19.0%	19.3%
Michigan	18.8%	19.0%	18.0%	19.3%	15.4%	19.9%	18.3%
Ohio	16.0%	16.6%	12.3%	10.9%	12.1%	15.2%	18.4%
Wisconsin	14.8%	15.3%	9.7%	16.9%	11.3%	13.9%	16.7%
West North Central:							
Iowa	13.8%	13.8%	15.9%	10.9%*	10.7%	14.1%	14.6%
Kansas	15.0%	15.8%	7.7%*	17.3%*	10.5%	15.1%	16.6%
Minnesota	14.1%	14.7%	11.8%*	12.8%	13.0%	13.7%	15.7%
Missouri	19.0%	20.2%	13.1%	11.1%	13.5%	20.5%	18.1%
Nebraska	18.9%	19.0%	17.6%	20.1%*	12.6%	19.6%	19.7%
South Atlantic:							
Delaware	19.8%	20.4%	18.0%	11.2%*	13.3%	18.6%	21.3%
Florida	18.6%	19.5%	10.4%	16.8%	11.0%	17.0%	21.6%
Georgia	15.8%	15.9%	15.5%	12.4%	11.7%	16.6%	15.3%
Maryland	19.2%	19.2%	20.4%	17.0%	17.5%	18.1%	20.8%
North Carolina	16.3%	16.6%	15.1%	10.9%*	17.3%	15.3%	17.4%
South Carolina	17.7%	18.1%	13.7%	21.9%	16.0%	16.0%	20.2%
Virginia	16.4%	16.6%	12.6%	18.0%	16.2%	15.0%	17.9%
West Virginia	17.7%	17.7%	18.5%*	17.0%	12.9%	18.7%	18.4%
East South Central:							
Alabama	11.7%	11.2%	16.8%	11.4%	6.1%*	11.0%	15.2%
Kentucky	18.8%	20.0%	7.8%*	14.8%	11.8%	19.2%	20.2%
Mississippi	17.5%	17.7%	19.0%	12.7%	12.0%	18.9%	17.4%
Tennessee	17.4%	18.1%	11.3%*	15.1%*	15.5%	15.7%	21.6%
West South Central:							
Louisiana	16.5%	16.9%	10.8%	16.9%*	18.6%	17.2%	15.4%
Oklahoma	16.4%	16.7%	15.3%	12.4%*	13.8%	19.6%	12.9%
Texas	19.5%	19.4%	22.5%	10.8%	19.1%	18.3%	21.1%
Mountain:							
Arizona	20.2%	20.5%	20.8%	13.5%	17.2%	23.1%	17.2%
Colorado	18.7%	18.8%	19.7%	15.9%	19.1%	19.3%	17.5%
Montana	18.9%	19.1%	19.6%	15.3%	20.4%	17.1%	21.9%
Nevada	20.0%	20.2%	20.7%	14.9%*	17.2%	17.5%	24.1%
New Mexico	16.9%	16.5%	18.6%	18.5%	18.9%	17.7%	15.0%
Utah	19.7%	19.6%	25.6%	14.3%	17.8%	18.4%	21.1%
Wyoming	15.3%	15.3%	17.1%	8.4%*	13.6%	14.4%	17.7%
Pacific:							
California	18.4%	18.7%	17.2%	14.0%	12.1%	19.0%	19.4%
Hawaii	13.9%	15.1%	12.6%	7.9%	13.4%	12.5%	16.4%
Oregon	20.2%	21.9%	17.6%	13.1%	13.5%	21.5%	19.1%
Washington	23.1%	22.7%	29.5%	14.7%*	19.5%	23.2%	24.3%
States not shown separately	14.9%	15.0%	15.0%	13.0%	9.2%	16.3%	13.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		Unknown
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	
United States	0.30%	0.36%	0.70%	0.40%	0.71%	0.48%	0.44%
New England:							
Connecticut	1.01%	1.08%	2.94%	1.57%	3.83%	1.38%	1.35%
Maine	0.77%	0.89%	2.23%	2.21%	3.11%	1.78%	2.43%
Massachusetts	0.90%	1.03%	4.14%*	1.83%*	2.74%*	1.10%	2.33%
New Hampshire	0.67%	0.94%	1.71%	2.69%	2.84%	1.39%	3.40%
Middle Atlantic:							
New Jersey	0.93%	1.23%	3.30%	3.57%	4.76%	1.10%	2.23%
New York	1.01%	1.24%	1.31%	1.55%	3.07%*	1.30%	1.84%
Pennsylvania	0.75%	0.90%	1.22%	3.92%	2.05%	1.33%	2.24%
East North Central:							
Illinois	1.19%	1.34%	1.58%	2.93%	2.37%	1.47%	1.46%
Indiana	1.24%	1.31%	2.24%	3.39%	4.10%	1.83%	2.04%
Michigan	0.90%	0.99%	1.92%	3.22%	2.59%	1.42%	1.98%
Ohio	0.79%	0.81%	2.28%	1.52%	1.91%	1.28%	1.76%
Wisconsin	1.78%	2.29%	2.68%	4.73%	2.76%	1.42%	3.21%
West North Central:							
Iowa	1.37%	1.55%	4.02%	7.66%*	2.11%	2.10%	1.87%
Kansas	1.69%	1.91%	3.19%*	6.17%*	2.66%	1.71%	2.84%
Minnesota	1.39%	1.56%	3.56%*	3.08%	3.68%	1.48%	2.35%
Missouri	1.48%	1.68%	2.84%	2.73%	2.73%	1.61%	2.18%
Nebraska	1.80%	1.86%	3.29%	6.22%*	1.74%	2.17%	1.53%
South Atlantic:							
Delaware	0.75%	0.81%	2.51%	3.79%*	2.14%	1.42%	1.09%
Florida	1.30%	1.35%	2.43%	2.32%	2.17%	1.13%	2.56%
Georgia	1.95%	2.02%	3.01%	3.48%	2.25%	2.86%	2.18%
Maryland	0.87%	0.90%	3.48%	1.16%	2.69%	0.94%	1.64%
North Carolina	1.97%	2.12%	3.42%	9.83%*	2.45%	1.87%	2.94%
South Carolina	0.93%	1.33%	3.03%	4.56%	2.32%	1.21%	1.77%
Virginia	1.07%	1.11%	3.17%	2.53%	2.29%	1.06%	2.16%
West Virginia	2.21%	2.28%	6.04%*	3.77%	2.36%	2.68%	2.32%
East South Central:							
Alabama	1.63%	1.70%	4.60%	3.01%	2.06%*	2.81%	1.43%
Kentucky	1.92%	2.09%	4.43%*	2.97%	2.25%	2.81%	2.82%
Mississippi	2.11%	2.39%	3.88%	3.65%	1.94%	3.38%	2.11%
Tennessee	1.78%	2.07%	4.97%*	6.64%*	2.79%	1.80%	3.15%
West South Central:							
Louisiana	1.31%	1.55%	1.95%	5.41%*	2.77%	2.31%	1.59%
Oklahoma	1.50%	1.71%	3.23%	4.03%*	2.22%	2.47%	2.63%
Texas	1.42%	1.39%	3.95%	1.58%	2.71%	1.30%	1.97%
Mountain:							
Arizona	2.55%	2.87%	2.32%	4.01%	2.56%	3.37%	3.15%
Colorado	1.60%	1.73%	3.29%	3.44%	3.07%	1.61%	1.99%
Montana	2.15%	2.50%	2.78%	3.59%	2.80%	2.49%	3.56%
Nevada	1.79%	2.01%	3.71%	5.01%*	2.76%	2.38%	2.78%
New Mexico	0.87%	1.17%	3.20%	4.45%	3.32%	1.40%	2.56%
Utah	0.90%	1.05%	2.83%	3.31%	1.96%	1.25%	1.56%
Wyoming	1.27%	1.25%	3.12%	2.78%*	3.68%	1.28%	2.79%
Pacific:							
California	0.87%	1.00%	1.61%	2.87%	1.17%	0.81%	1.76%
Hawaii	1.24%	1.32%	2.40%	1.71%	2.16%	1.22%	2.84%
Oregon	1.19%	1.38%	3.73%	2.56%	1.73%	1.56%	2.16%
Washington	1.36%	1.39%	4.87%	5.27%*	3.58%	1.53%	2.70%
States not shown separately	0.53%	0.81%	3.75%	2.36%	2.05%	0.88%	1.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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